



Form 1449 (Modified)	Atty Docket No. NEXTP007
Information Disclosure Statement By Applicant	Application No.: 09/802,482
	Inventor WILLARD, et al
	Group Unassigned
(Use Several Sheets if Necessary)	Filing Date March 9, 2001

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
NJ	A	6,202,053	Mar 13, 2001	Christiansen, et al	705	38	Jan 23, 1998
	B						
	C						
	D						
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Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
	L						Yes	No
	M							
	N							
	O							
	P							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	R	
	S	
	T	

Examiner <i>W. Leeb</i>	Date Considered 3/14/06
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Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. NEXTTP007 Application No.: 09/802,481 Inventor WILLARD, et al Group 2164 Filing Date March 9, 2001
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U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-Class	Filing Date
N-1	A	5,991,740	Nov 23, 1999	Messer	705	27	Jun. 10, 1997
N-1	B	6,385,594	May 7, 2002	Lebda, et al	705	38	May 8, 1998
N-1	C	6,405,181	Jun 11, 2002	Lent et al	705	38	Nov. 3, 1998
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Foreign Patent or Published Foreign Patent Application

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Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
N-1	R	Anon, "Regulation Z Commentary Amendments, Retail Banking Digest, Vol 15, No. 2, pg 17-18, March-April 1995.
N-1	S	Anon, San Diego Savings Association Offers Customers No-Fee Visa Product, Card News, Feb. 29, 1988
N-1	T	Black, H.C., Black's Law Dictionary, pgs 1586-1589, West Publishing Co. St Paul, Min., 1990
N-1	U	Bloom, J.K., "For This New Visa, Only Web Surfers Need Apply," American Banker, Vol. 1163, No.34, p. 12, February 20, 1998
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N-1	3/14/06	

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	Group 2164
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U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub- class	Filing Date
NJ	A	6,438,526	Aug 20, 2002	Dykes, et al	705	38	Mar. 29, 1999
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							Yes	No
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	N							
	O							
	P							

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Other Documents

GROUP 3600

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
NJ	R	Anon., "Lending Tree: Lending Tree Provides Borrowers Fast and Easy Online Access to Multiple Loan Offers," Business Wire, June 23, 1998
NJ	S	Harney, K.R., "Realty Brokers, Lenders Face Restrictions," Arizona Republic, Final Chaser edition, Sun Living section, page S7, Feb. 10, 1991.
NJ	T	Higgins, K.T., "Mr. Plastic Joins the Marketing Team," Credit Card Management, Vol 6., No. 3, pp. 26-30, June 1993.
Examiner <i>N. Lebo</i>		Date Considered <i>3/14/06</i>

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